

SACOSS

ANTI-POVERTY STATEMENT

2014



SACOSS

*South Australian Council
of Social Service*





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The South Australian Council of Social Service does not accept poverty, inequity or injustice.

We will be a powerful and representative voice that leads and supports our community to take actions that achieve our vision.

We will hold to account governments, business, and communities for actions that disadvantage vulnerable South Australians.

We have a vision that all South Australians can live a life free from poverty, in a genuinely inclusive society where there is equality of opportunity and equity of outcomes for all.

2014

SACOSS ANTI-POVERTY WEEK 2014 STATEMENT

Every person should have somewhere safe to live, reasonable food and clothing, access to basic utilities, employment, justice, education and health services. Poverty excludes and disenfranchises. SACOSS believes that South Australia must develop a specific anti-poverty focus to provide justice, opportunity and shared wealth for all in our community.

While cost of living pressures are felt across the board, they impact most on those with low incomes who have fewest options and who spend disproportionately more of their income on the basic necessities of life.

Anti-Poverty Week is an opportunity to talk about solutions, fairness and a decent standard of living for all South Australians. Anti-Poverty Week focuses on poverty around the world including Australia, and includes the UN's International Anti-Poverty Day on 17 October.

The main aims are to strengthen public understanding of the causes and consequences of poverty and hardship, and encourage research, discussion and action to address these problems.

Poverty has many faces, and for many people it represents the ongoing and daily struggle to navigate through everyday life. A successful society is one that enables all its members to enjoy its benefits, not just some.

Poverty exists in South Australia and is more prevalent than many of us realise. However, it does not need to exist and we should never consider it an inevitable part of life, nor should we assume that those who experience poverty are to blame. We all have a responsibility to work to eradicate poverty.

This report profiles poverty in four different South Australian communities:

- > Anangu Pitjantjatjara
Yankunytjatjara (APY) Lands
- > Burnside Local Government Area
- > Mount Gambier Local
Government Area
- > Playford Local Government Area.

The report includes Australian Government Department of Employment statistics, Australian Bureau of Statistics (ABS) Community Profile Census data relating to education, employment, ethnicity, income, and other economic resources for each area as well as for South Australia as a whole.

Accompanying the demographic data we asked a SACOSS member organisation in each area to provide a case study of a person's real current day experience of poverty in their community.

SOUTH AUSTRALIA OVERVIEW

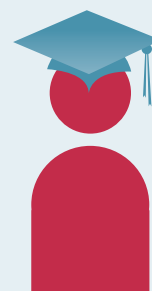
POPULATION:
1,596,572



% Born in Australia 73%

% Aboriginal or TSI 2%

**HIGHEST YEAR OF
SCHOOL COMPLETED**



Year 12 or equivalent 45%

UNEMPLOYMENT[^]



Number of
Unemployed People 57, 400

Unemployment Rate 6.6%

[^]Source: December 2013, Department of Employment

INCOME



Median total personal
income (\$/weekly) 534

Median total family
income (\$/weekly) 1,330

Source: Census 2011 Community Profiles-South Australia

*Median total personal income is applicable to persons aged 15 years and over.

*Median total family income is applicable to families in family households

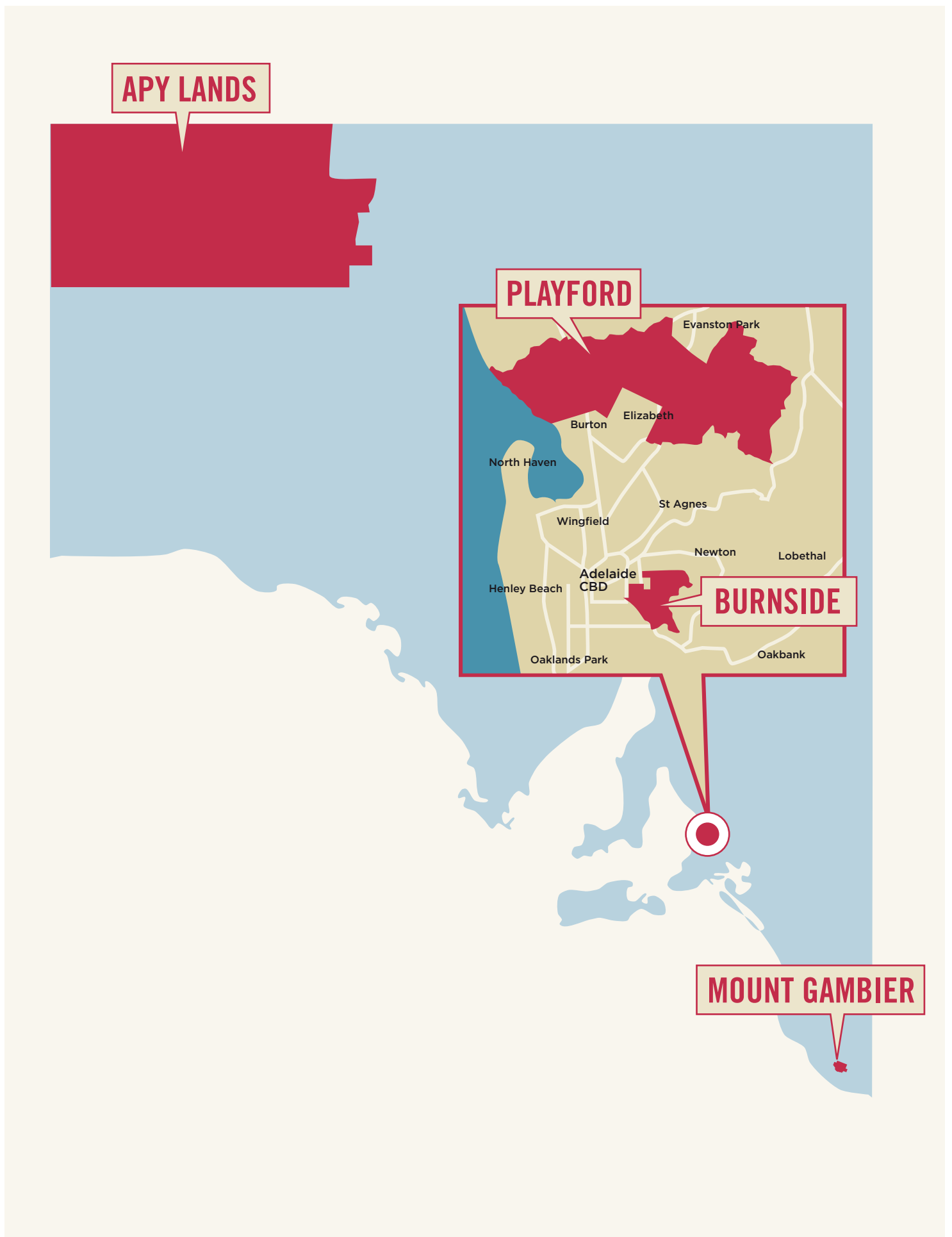
HOUSING TENURE



Owned outright 33%

Rented total 28%

SOUTH AUSTRALIA REGION PROFILES



ANANGU PITJANTJATJARA YANKUNYTJATJARA LANDS APY LANDS

In 1981 the SA Parliament granted the title of more than 103,000 km² of arid land in the far northwest of South Australia to the traditional Aboriginal owners of the land. These are of the Pitjantjatjara, Yankunytjatjara and Ngaanyatjarra peoples. The APY has little economic development but includes several Homelands and a number of communities including Indulkana, Mimili, Kaltjiti, Pukatja, Amata, Pipalyatjara, and Watarru.



Population: 2,439

% Born in Australia 97%

% Aboriginal or TSI 86%



Unemployment[^]

No. of Unemployed
People 306

Unemployment Rate 31.1%

[^]Source: December 2013, Department of Employment



**Highest year of
school completed**

Year 12 or equivalent 16%



Income

Median total personal
income (\$/weekly) 277

Median total family
income (\$/weekly) 691



Housing Tenure

Owned outright 7%

Rented total 82%

Source: Census 2011 Community Profiles
- APY Lands (SA2)

CASE STUDY

Eva is a 48 year old woman from an Anangu Pitjantjatjara Yankunytjatjara (APY) Lands community in the far north west of South Australia. She is not able to live at home with her family in her community because she needs to have regular dialysis treatment. There is no dialysis facility on the APY Lands, so she is forced to live far away in Alice Springs where she receives treatment. If she's lucky, she gets to go home for a few days twice a year.

Eva feels very lonely living in Alice. She worries that she is missing out on her children and grandchildren growing up and can't be there to make sure they're going to school or eating properly. She can't be there to tell the "tjitji" (children) the important stories and she can't go and collect honey ants with them. The children are losing out as they grow up.

One of her daughters has had to go onto income management which she says is so humiliating for her. For many years her daughter managed her small amount of money very well but when Eva got so sick and couldn't help with the small ones and was forced to move away. Her daughter had no choice but to give up her part-time job. Sometimes there just wasn't enough money to go around and she got behind with paying her rent. As a result, she was referred to Centrelink and told that she had to have her money income managed.

Her daughter tries to feed her children healthy food, but it's not cheap buying food from the community store – especially fresh fruit and vegetables – and when she does cook up a healthy stew, everyone comes round to eat and the food is gone in no time. Sometimes it's just easier and cheaper to buy take-away food from the store for her own children, rather than feeding everyone around her.

Her daughter's husband is in jail because he had driving infringements that he couldn't pay because they had no money. The family hasn't seen him for six months because they can't afford to go to Port Augusta to visit.

Eva worries about how one small thing, one problem in the family, can grow bigger and bigger until things get so out of control. One minute they were all coping okay and the next minute they were tipped into poverty so quickly; it feels as though the family is falling apart. She finds it very hard knowing that her grandchildren are growing up without a father and without a grandmother, through no fault of their own. She feels helpless, living so far away from them and sometimes thinks it would be better to go home to die without dialysis rather than living this slow death far away from her community, her culture and her family.

This is a composite case study that draws on the experiences of a number of people from the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands who are confronted by the structural nature of poverty. It highlights how vulnerable families can become when they live on the cusp of poverty.



BURNSIDE

BURNSIDE LOCAL GOVERNMENT AREA

The City of Burnside is a Local Government Area of 27.53km². Including much of metropolitan Adelaide's historic eastern suburbs, the Burnside LGA is an upper middle class residential area with many parks and reserves. Burnside has little commercial and industrial activity but is well serviced with schools, public transport and is in close proximity to the Adelaide CBD.



Population: 42,192

% Born in Australia 68%

% Aboriginal or TSI 0.3%



Unemployment[^]

No. of Unemployed People 841

Unemployment Rate 3.3%

[^]Source: December 2013, Department of Employment



Highest year of school completed

Year 12 or equivalent 69%



Income

Median total personal income (\$/weekly) 715

Median total family income (\$/weekly) 2,123



Housing Tenure

Owned outright 44%

Rented total 22%

Source: Census 2011 Community Profiles
- Burnside LGA

CASE STUDY

Michael 56, lives within the eastern suburbs of Adelaide and works in the construction industry as a leading supervisor. He has long term mental health issues which he has mostly been able to manage, however at times he has long periods off work which has lead him to have many changes to his employers over the years. He has been fortunate that in returning to work he has been able to regain employment fairly easily.

Michael is a divorced father with 4 children, two older boys and two under the age of five for which he pays maintenance each week. He currently lives within his own home on which he holds a modest mortgage, having paid a substantial amount off his mortgage over the years. He doesn't drink and has no computer or access to the internet at his home. Michael has a mobile phone and car which he is required to have for work purposes.

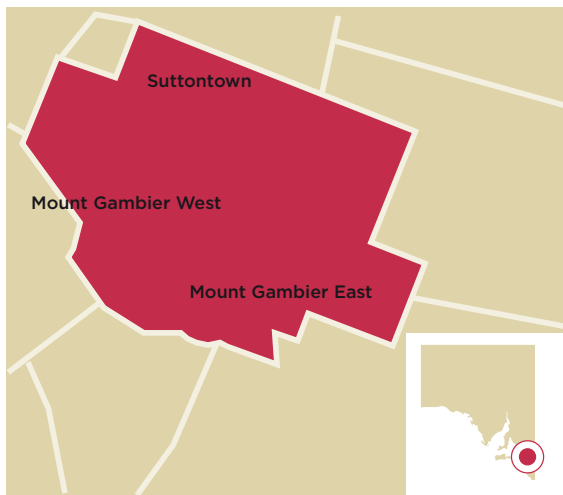
Michael came to know the programs and services at the local community centre as he utilises the community garden and park with his children and two grandchildren.

In talking to staff over time it became evident that whilst he appeared to be in control of his life, well dressed, articulate and outgoing he was struggling again with his mental health issues; he was starting to take time off work again. Michael was encouraged to seek professional help for his mental health issues; whilst he coped, he had not continued a regular maintenance program with a practitioner. A referral through his GP enabled him to access a psychologist with a modest fee that he was able to afford, and this reconnection has had a significant impact on his health.

His psychologist referred Michael back to the community centre to gain access to the financial counsellor, as one of his issues was spiralling financial debts. It became evident that he was reluctant to utilise these services as he believed that he should be able to 'do it alone - services were for disadvantaged people in the community - he certainly was not disadvantaged, he had a job, a home and an income'. He survived from week to week and paid what bills he could, often those on final notices, leaving himself with little money to spend on food or other items.

Acknowledging that he was in a financial crisis was a major breakthrough for Michael as it prevented him losing his home. Michael finally accessed the emergency Financial Counselling Service with the counsellor at that time able to negotiate immediate reconnection of his utilities and a payment scheme of \$80 per week. Michael was able to address his overall debt with a longer term financial plan developed with the counsellor. He has now renegotiated his mortgage which has substantially free up some of his income, at the same time addressing his credit card debt.

Michael is a classic case of someone that could be considered 'asset rich' and 'cash poor'. His reluctance to seek support from social and welfare services demonstrates the importance of organisations such as community centres that act as a hub of information, provider of services for all people in the community.



MOUNT GAMBIER

MOUNT GAMBIER LOCAL GOVERNMENT AREA

The City of Mount Gambier Local Government Area is located in the South-East Limestone Coast region of the SA, 450 km from Adelaide. The 34 km² area includes the regional centre of Mount Gambier which is the second most populated city in SA and is a major service centre for the surrounding rural area. The Agriculture, Forestry and Fishing industry is the largest sector for employment although this has seen a decline in recent years.



Population: 25,247

% Born in Australia 86%

% Aboriginal or TSI 2%



Unemployment[^]

No. of Unemployed People 1008

Unemployment Rate 7.3%

[^]Source: December 2013, Department of Employment



Highest year of school completed

Year 12 or equivalent 32%



Income

Median total personal income (\$/weekly) 504

Median total family income (\$/weekly) 1,174



Housing Tenure

Owned outright 28%

Rented total 34%

Source: Census 2011 Community Profiles
- Mount Gambier LGA

CASE STUDY

Amber is a young single parent with 3 young children in receipt of Centrelink's Parenting Payment Single. When Amber first came to financial counselling in December 2012, she had lost her part time job and was unable to pay her debts. She had a number of smaller debts amounting to \$4200, a credit card debt of over \$7260, and arrears of \$640 on a mortgage of \$135,000. Much of the debt was in the hands of lawyers and she was frightened about losing her house. She desperately wanted to keep it to provide a stable environment for her children in the only home they had ever known.

Amber disclosed that she suffers from anxiety and depression. Much of Amber's credit card debt related to the IVF fees she paid for her youngest child. When she came to financial counselling, she said that she wanted the worker to help her access her superannuation on the basis of hardship, to pay off her credit card. She knew that the super funds would not be enough to clear the debt.

The financial counsellor contacted the credit card company who agreed to place a hold on all action and freeze the interest until the superannuation funds became available, which took some months. During this time Amber was supported by her family and personal networks and worked with the financial counsellor to have some smaller debts waived.

Amber was referred to a GP to develop a mental health plan and is now on medication and is seeing a psychologist. She was also referred to **ac.care** agency's Intensive Tenancy Support Team which helped Amber with her housework and home routines.

Once the superannuation funds became available, the financial counsellor liaised with the credit card company and assisted Amber in writing her own letter, which was accompanied by a support letter from her doctor confirming that she had mental health issues. The company agreed to accept the superannuation money in full payment of the debt. This resulted in approximately half of the credit card debt being waived.

The financial counsellor worked with Amber during that time, seeing her on a fortnightly basis and teaching her how to manage her money with a budget spreadsheet which Amber could work with on her home computer. However, without realising, she was in arrears with her payment plan with her electricity provider with a debt of \$1700 with the company. The financial counsellor applied for an Emergency Electricity Payment (EEPS) of \$400, which was granted and paid directly to the electricity provider.

Amber decided that she would use her Family Tax Benefit reconciliation payment to make a lump sum payment of \$500 towards the electricity bill. In relaying this information to the electricity company, the financial counsellor was told that if Amber would pay the \$500, then the company would match the payment, which would mean that the debt would be paid in full. The conclusion of all these months of negotiation has meant that once the electricity debt is paid, Amber will be debt free, apart from her mortgage which she continues to repay.



PLAYFORD

PLAYFORD LOCAL GOVERNMENT AREA

The City of Playford is the most northern Local Government Area in metropolitan Adelaide. The 346 km² area includes commercial, horticultural, industrial, manufacturing and 35 residential suburbs. A number of the suburbs included in the Playford LGA experience significant disadvantage. The manufacturing industry has historically been the largest source of employment for residents of the Playford area, although the continuing hollowing out of the manufacturing sector has contributed to above average levels of unemployment and associated social issues in the area.



Population: 79,115

% Born in Australia 73%

% Aboriginal or TSI 3%



Unemployment[^]

No. of Unemployed People 5243

Unemployment Rate 14.5%

[^]Source: December 2013, Department of Employment



Highest year of school completed

Year 12 or equivalent 32%



Income

Median total personal income (\$/weekly) 455

Median total family income (\$/weekly) 1,063



Housing Tenure

Owned outright 21%

Rented total 36%

Source: Census 2011 Community Profiles
- Playford LGA

CASE STUDY

In the Playford region, people who are struggling financially can attend financial counselling sessions provided by AnglicareSA at The Elizabeth Mission. Improvements in financial literacy can have a huge impact on people's lives allowing them to gain control. Some clients are able to turn their finances around after just a couple of sessions. Tania was different.

Tania first presented to a financial counsellor two years ago, when her homelessness support worker referred her. She needed an income and expenditure statement to present to Housing SA. At the time, Tania was in the grips of a drug and alcohol addiction and she wasn't interested in engaging further.

Tania reapprached a financial counsellor a few months later on the suggestion of her support worker. She realised that acknowledging that she needed assistance was an important step to take.

In accessing the service Tania was able to develop her financial knowledge and find the support she needed to continue on track. She was able to receive assistance in times of financial trouble and work out what she needed to do, including negotiating payment plans with creditors. "It wasn't about me trying to fix what she had done, it was about increasing her knowledge. She has come full circle," the counsellor said.

At her last appointment, Tania told her financial counsellor that, for the first time ever, when she received the last school kids' bonus she used it to address her debts, instead of using the money to feed her drug addiction. The counsellor recognised this was significant progress for Tania.

Tania's now in a house and has made the decision to cut contact with her adult children - one was abusing her physically and the other financially. She has a secure house with her teenage daughter, Kimberly, who attends school regularly.

The counsellor has reported that Tania's suffers less stress, has food in the cupboard and can feed and clothe her child. She still occasionally needs help but she knows the counselling service is available to support her.

SACOSS ACKNOWLEDGES THE SUPPORT AND CONTRIBUTION TO THIS ANTI-POVERTY WEEK STATEMENT FROM:



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Please note: names in the preceeding case studies have been changed to protect the anonymity of service clients

Anti-Poverty Week



12-18th October 2014

**Poverty and severe hardship affect more than a million Australians.
Around the world more than a billion people are desperately poor.**



In Anti-Poverty Week help fight poverty and hardship.

- Why not organise a display, stall or award?
- Maybe a workshop, lecture or forum?
- How about a fundraiser, fact sheet or petition?

For more information and ideas:

- visit www.antipovertyweek.org.au
- email apw@antipovertyweek.org.au
- call 1300 797 290

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